

PATENT APPLICATION  
Attorney Docket No. 8514-110

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED

Inventor(s): Ned HOFFMAN; David Ferrin PARE, Jr.; Jonathan Alexander LEI CENTRAL FAX CENTER

Serial No.: 10/619,990

Examiner: AZARIAN, Seyed H.

JAN 17 2005

Filed: July 14, 2003

Group Art Unit: 2625

Title: TOKENLESS ELECTRONIC TRANSACTION SYSTEM

Confirmation No. 8771

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## TRANSMITTAL

Responsive to the Office Action dated September 29, 2004, enclosed is an amendment in the above-identified application.

The fee has been calculated as shown below:

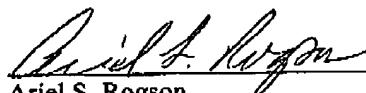
CLAIMS AS AMENDED					
For:	Number After Amendment	Previous Number	Extra	Rate	Additional Fee
Total Claims	3	3*	0	x \$18 =	\$0.00
Independent Claims	3	3**	0	x \$86 =	\$0.00
Extension of Time - 1 <sup>st</sup>				\$120	\$120.00
Extension of Time - 2 <sup>nd</sup>				\$450	
Extension of Time - 3 <sup>rd</sup>				\$1020	
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT</b>					<b>\$120.00</b>

\*greater of twenty (20) or number for which fee has been paid

\*\*greater of three (3) or number for which fee has been paid

PTO Form 2038 authorizing credit card payment for the above-listed fees  
 Any deficiency or overpayment should be charged or credited to deposit account number 13-1703.

Respectfully submitted,  
MARGER JOHNSON & McCOLLOM, P.C.

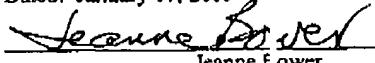


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I hereby certify that this correspondence is being transmitted to Mail Stop AMENDMENT, U.S. Patent and Trademark Office, via facsimile number: 703/872-9306.

Dated: January 17, 2005



Jeanne E. Fower

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## AMENDMENT

Responsive to the Office Action, dated September 29, 2004, for which a one-month extension of time is requested, please amend the application as follows.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims, which begins on page 2 of this paper.

REMARKS/ARGUMENTS begin on page 4 of this paper.

01/18/2005 EKOLI1 00000015 10619990

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